UNITED STATES BANKRUPTCY COURT District of Puerto Rico

In re:	Case No. 10–05550–BKT7 BKT
MERCEDES CHARDON TIRADO	Chapter 7
xxx-xx-9554 Debtor(s)	FILED & ENTERED ON 9/20/10

NOTICE OF INTENT TO CLOSE CHAPTER 7 BANKRUPTCY CASE WITHOUT ENTRY OF DISCHARGE DUE TO FAILURE OF DEBTOR TO FILE FINANCIAL MANAGEMENT COURSE CERTIFICATE

Pursuant to FRBP 1007(b)(7), the Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) was due within forty–five (45) days after the date first set for the meeting of creditors in a chapter 7 case. This forty–five (45) day deadline expired on 09/10/2010, without the debtor having filed Official Form 23 with the court.

Please take notice that this bankruptcy case will be closed without entry of the discharge unless the Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management is filed within fourteen (14) days of this notice, no later than Monday, October 4, 2010, unless the debtor certifies that no personal financial management course is required because of: Incapacity or disablity, as defined in 11 USC §109(h); Active military duty in a military combat zone; or Residence in a district in which the United States trustee (*or bankruptcy administrator*) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses. Once closed, the debtor will be required to pay a re–opening fee in order to later file the required certificate and seek the issuance of a discharge order.

San Juan, Puerto Rico, The 20th of September, 2010.

CELESTINO MATTA-MENDEZ
Clerk of the Court

By: *CARLOS APONTE REYES*Deputy Clerk

c: debtor debtor's attorney trustee